

# Notice of Allowability

Application No.

10/083,445

Examiner

Jennifer Liversedge

Applicant(s)

PRAISNER ET AL.

Art Unit

3692

## -- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to 8/8/2007.
2. ☒ The allowed claim(s) is/are 17,22,24-32,34-36,56 and 62-75.
3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
  - a) ☐ All b) ☐ Some\* c) ☐ None of the:
    1. ☐ Certified copies of the priority documents have been received.
    2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
    3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

\* Certified copies not received: \_\_\_\_\_.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

**THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.**

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. ☐ CORRECTED DRAWINGS ( as "replacement sheets") must be submitted.
  - (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review ( PTO-948) attached
    - 1) ☐ hereto or 2) ☐ to Paper No./Mail Date \_\_\_\_\_.
  - (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date \_\_\_\_\_.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

### Attachment(s)

1. ☐ Notice of References Cited (PTO-892)
2. ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3. ☐ Information Disclosure Statements (PTO/SB/08),  
Paper No./Mail Date \_\_\_\_\_
4. ☐ Examiner's Comment Regarding Requirement for Deposit  
of Biological Material
5. ☐ Notice of Informal Patent Application
6. ☒ Interview Summary (PTO-413),  
Paper No./Mail Date \_\_\_\_\_
7. ☒ Examiner's Amendment/Comment
8. ☒ Examiner's Statement of Reasons for Allowance
9. ☐ Other \_\_\_\_\_.

## DETAILED ACTION

### *Response to Amendment*

This Office Action is responsive to Applicant's amendment and request for reconsideration of application 10/083,445 filed on August 8, 2007.

The amendment contains original claims: 24, 26, 34-36, 63, 65, 69, 71, 73-75.

The amendment contains previously presented claims: 27-28, 30-32, 64, 66-67, 70, 72.

The amendment contains amended claims: 17, 22, 25, 29, 56, 62, 68.

Claims 1-16, 18-21, 23, 33, 37-55, 57-61 and 76-78 have been canceled.

## EXAMINER'S AMENDMENT

An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it **MUST** be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with Attorney Steven Phillips on October 11, 2007.

The application has been amended as follows:

Independent claim 17 has been amended to claim:

Receiving at one or more server systems **\*\* over an electronic communication path \*\*** a request from within a purchasing entity...

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Receiving at the one or more server systems **\*\* over the electronic communication path \*\*** transaction data associated with a transaction completed using the payment mechanism and generating **\*\* by an automated procedure \*\*** a synthesized purchase request...

Independent claim 56 has been amended to claim:

... one or more server systems configured to receive **\*\* over an electronic communication path \*\*** a request from within a purchasing entity...

...to receive at the one or more server system **\*\* over the electronic communication path \*\*** transaction data associated with a transaction completed using the payment mechanism and generate **\*\* by an automated procedure \*\*** a synthesized purchase request...

Claim 30 has been amended to claim:

...wherein the network interface comprises **[the]** an interface to the Internet.

Claim 62 has been amended to claim:

...based upon an occurrence of one **[ore] or** more selected...

***Allowable Subject Matter***

Claims 17, 22, 24-32, 34-36, 56 and 62-75 allowed.

The following is an examiner's statement of reasons for allowance: the prior art fails to teach or suggest the limitations of the independent claims.

Independent claim 17 discloses a method for operating a server-based system to provide dynamic management of payment mechanisms, comprising:

Receiving at one or more server systems over an electronic communication path a request from within a purchasing entity to make available certain purchasing capabilities to provide pre-approved purchasing authority with respect to a payment mechanism;

Communicating, prior to a purchase associated with the payment mechanism, from the one or more server systems to a payment card processing system at a payment card processor to obtain information representing approval parameters associated with the payment mechanism, the payment card processing system being a system that processes transactions initiated using the payment mechanism based upon approval parameters associated with the payment mechanism, the approval parameters being stored by the payment card processing system;

Sending from the one or more server systems to the payment card processing system adjustment instructions to adjust the approval parameters for the payment mechanism so that the purchasing capabilities to provide the pre-approved purchasing authority are available prior to the purchase;

Receiving at the one or more server systems over the electronic communication path transaction data associated with a transaction completed using the payment mechanism and generating by an automated procedure a synthesized purchase request filled out with the transaction data received from the payment card processing system to be submitted to a purchasing management system for approval according to purchasing policies for the purchasing entity as if the purchase request was submitted prior to the transaction; and

Sending from the one or more server systems to the payment card processing system adjustment instructions to reset the approval parameters at the card processor after the purchase.

Dependent claims 22, 24-32 and 34-36 are allowable as they follow from the allowable independent claim 17.

Independent claim 56 discloses a server-based system for providing dynamic management of payment mechanisms, comprising one or more server systems configured to receive over an electronic communication path a request from within a purchasing entity to make available certain purchasing capabilities to provide pre-approved purchasing authority with respect to a payment mechanisms, with a payment card processing system, at a payment card processor to obtain information representing approval parameters associated with the payment mechanism that are stored and used by the payment card processing system to process transactions initiated using the payment mechanism based upon the approval parameters associated with the payment

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mechanism, to send to the payment card processing system adjustment instructions to adjust the approval parameters for the payment mechanism so that the purchasing capabilities to provide the pre-approved purchasing authority are available prior to the purchase, to receive at the one or more server system over the electronic communication path transaction data associated with a transaction completed using the payment mechanism and generate by an automated procedure a synthesized purchase request filled out with the transaction data received from the payment card processing system to be submitted to a purchasing management system for approval according to purchasing policies for the purchasing entity as if the purchase request was submitted prior to the transaction, and to send to the payment processing system adjustment instructions to reset the approval parameters at the card processor after the purchase.

Dependent claims 62-75 are allowable as they follow from the allowable independent claim 56.

The primary difference between the claimed invention and the prior art is receiving over the electronic communication path transaction data associated with a transaction completed using the payment mechanism and generating by an automated procedure a synthesized purchase request filled out with the transaction data received from the payment card processing system to be submitted to a purchasing management system for approval according to purchasing policies for the purchasing entity as if the purchase request was submitted prior to the transaction.

The prior art by Watson et al. (Patent 6,226,624 B1) discloses the pre-authorization of account transactions, where pre-approval is provided based on limits for

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dollar value, transaction type, or other variables, and wherein the pre-authorization is dynamic in nature with changes authorized prior to a purchase. However, Watson does not disclose creating a synthesized purchase request using transaction data from the credit card processor for generation and submission of a purchase request to a purchasing management system for approval.

Additionally, Bissonette et al. (US 6,343,279 B1) discloses integrating credit card transactions into a financial management system. Levels of control are used for managing purchase limits within an organization wherein a purchase order is completed prior to a transaction and then a bank statement is used upon receipt for reconciliation for outstanding purchase orders and transactions, where a pre-assigned approval code is used for reconciling the transactions. However, Bissonette does not disclose creating a synthesized purchase request using transaction data from the credit card processor for generation and submission of a purchase request to a purchasing management system for approval.

Non-patent literature in the San Antonio Express, "Your Turn", discloses dynamic approval parameters wherein a user is authorized for a transaction even if that transaction causes the user to go over a credit limit, at which time a fee is charged by the credit card company. However, "Your Turn" does not disclose where this transaction data is sent to a purchasing management system for the generation and submission of a purchase request into the system.

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Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

### **Conclusion**

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Kambiz Abdi can be reached at 571-272-6702. The fax number for the organization where the application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

  
Jennifer Liversedge

Examiner

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Kambiz Abdi  
Supervisory Patent Examiner  
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